

**Notice of Allowability**

Application No.

09/472,100

Examiner

Kambiz Abdi

Applicant(s)

WHITFIELD, HENRY

Art Unit

3621

**-- The MAILING DATE of this communication appears on the cover sheet with the correspondence address--**

All claims being allowable, PROSECUTION ON THE MERITS IS (OR REMAINS) CLOSED in this application. If not included herewith (or previously mailed), a Notice of Allowance (PTOL-85) or other appropriate communication will be mailed in due course. **THIS NOTICE OF ALLOWABILITY IS NOT A GRANT OF PATENT RIGHTS.** This application is subject to withdrawal from issue at the initiative of the Office or upon petition by the applicant. See 37 CFR 1.313 and MPEP 1308.

1. ☒ This communication is responsive to October 10, 2006.
2. ☒ The allowed claim(s) is/are 1-42.
3. ☐ Acknowledgment is made of a claim for foreign priority under 35 U.S.C. § 119(a)-(d) or (f).
- a) ☐ All b) ☐ Some\* c) ☐ None of the:
1. ☐ Certified copies of the priority documents have been received.
2. ☐ Certified copies of the priority documents have been received in Application No. \_\_\_\_\_.
3. ☐ Copies of the certified copies of the priority documents have been received in this national stage application from the International Bureau (PCT Rule 17.2(a)).

\* Certified copies not received: \_\_\_\_\_.

Applicant has THREE MONTHS FROM THE "MAILING DATE" of this communication to file a reply complying with the requirements noted below. Failure to timely comply will result in ABANDONMENT of this application.

**THIS THREE-MONTH PERIOD IS NOT EXTENDABLE.**

4. ☐ A SUBSTITUTE OATH OR DECLARATION must be submitted. Note the attached EXAMINER'S AMENDMENT or NOTICE OF INFORMAL PATENT APPLICATION (PTO-152) which gives reason(s) why the oath or declaration is deficient.
5. ☐ CORRECTED DRAWINGS (as "replacement sheets") must be submitted.
- (a) ☐ including changes required by the Notice of Draftsperson's Patent Drawing Review (PTO-948) attached
- 1) ☐ hereto or 2) ☐ to Paper No./Mail Date \_\_\_\_\_.
- (b) ☐ including changes required by the attached Examiner's Amendment / Comment or in the Office action of Paper No./Mail Date \_\_\_\_\_.
- Identifying indicia such as the application number (see 37 CFR 1.84(c)) should be written on the drawings in the front (not the back) of each sheet. Replacement sheet(s) should be labeled as such in the header according to 37 CFR 1.121(d).
6. ☐ DEPOSIT OF and/or INFORMATION about the deposit of BIOLOGICAL MATERIAL must be submitted. Note the attached Examiner's comment regarding REQUIREMENT FOR THE DEPOSIT OF BIOLOGICAL MATERIAL.

**Attachment(s)**

1. ☐ Notice of References Cited (PTO-892)
2. ☐ Notice of Draftsperson's Patent Drawing Review (PTO-948)
3. ☒ Information Disclosure Statements (PTO/SB/08),  
Paper No./Mail Date 10/20/2006
4. ☐ Examiner's Comment Regarding Requirement for Deposit of Biological Material
5. ☐ Notice of Informal Patent Application
6. ☐ Interview Summary (PTO-413),  
Paper No./Mail Date \_\_\_\_\_
7. ☐ Examiner's Amendment/Comment
8. ☒ Examiner's Statement of Reasons for Allowance
9. ☐ Other \_\_\_\_\_

KAMBIZ ABDI  
PRIMARY EXAMINER

Art Unit: 3621

### **DETAILED ACTION**

1. The prior office actions are incorporated herein by reference. In particular, the observations with respect to claim language, and response to previously presented arguments.

- Claims 1-23 have been amended.
- New claims 31-42 have been added.
- Claims 1-42 are allowed.

### ***Allowable Subject Matter***

2. Claims 1-5, 7-8, 10, 13-34, 38-42, 44-48, and 52 are allowed over the prior art of record.

The following is an examiner's statement of reason for allowance:

3. The closest prior art of record are U.S. Patent Application Publication No. 2002/0062286 to Daniel E. Tedesco teaches a bank device communicates with an account holder device, such as a telephone or computer operated by the account holder. The bank device receives therefrom check data that includes an account identifier, a check identifier, and an amount of funds. The account identifier indicates a financial account and the check identifier indicates a check drawn on the financial account. The amount of funds represents an amount to reserve for payment with the check. The bank device in turn makes the amount of funds unavailable for use in the financial account so the account holder may not withdraw or otherwise remove the amount of funds. The bank device generates a code that indicates the check, and transmits the code to the account holder device. And U.S. Patent No. 6,193,155 to Jay S, teaches a method and apparatus for redeeming a gift certificate drawn on a credit card or other financial account. A first aspect of the present invention is directed toward a merchant card authorization terminal. According to this first aspect, the present invention includes the step of receiving a gift certificate for payment of an identified value. The gift certificate, which is issued by an account issuer, includes thereon a certificate identifier corresponding to an account identifier. The account identifier identifies the financial account from which funds will be drawn to support the gift certificate transaction. As for the "Hawaiian to Offer Tickets Through ATMs" it teaches that the coupons (Certificate) can be purchased via ATMs (Seller

Art Unit: 3621

terminal) for an specific use (Seller selected commodity), which is buying airline tickets for flying only via Hawaiian Air. It is the seller that is actively involved in the process of coupon (Certificate) issuance and marketing.

4. In regards to independent claims 1 and 16, the closest prior arts of record when taken either individually or in combination with other prior arts of record fails to teach or fairly suggest the issuance of a gift certification requested by a user and there are associated public and private identifiers that are known to the user and the issuer only and the private identifier is only known to the issuer and holder of the certificate which is communicated to the issuer at the time of the redemption along with the cancellation of further use of such certification upon matching of the public identifier from the certificate and the private identifier from the holder with the public and private identifiers stored in the database of the issuer and wherein funds are transferred from said acquirer payment agent to said certificate authority payment agent upon said selectable acquisition of said virtual certificate by said acquirer user; and wherein said funds are transferred from said certificate authority payment agent to said issuer payment agent upon said redemption of said issued certificate by said holder.

5. As stated by the steps below

"Said creation of said issued certificate associated with a private identifier which is assigned at time of said acquisition of said virtual certificate, wherein said private identifier does not appear on said issued certificate, and wherein said first public identifier and said assigned private identifier are stored at said certificate authority module in association with said issued certificate;

a certificate authentication module for authorization of a redemption of said issued certificate at said redemption location to said holder of said issued certificate, said holder comprising any of said acquirer user and said alternate recipient of said issued certificate to whom said acquirer user has communicated said private identifier, said authorization based upon a communication from said redemption location to said certificate authority module of and said first public identifier from said issued

Art Unit: 3621

certificate, a communication of said private identifier provided by said holder, and a matching comparison of said first public identifier and said private identifier stored at said certificate authority module; and  
means to cancel further redemption of said issued certificate at said certificate authority module;  
wherein funds are transferred from said acquirer payment agent to said certificate authority payment agent upon said selectable acquisition of said virtual certificate by said acquirer user; and  
wherein said funds are transferred from said certificate authority payment agent to said issuer payment agent upon said redemption of said issued certificate by said holder.”

1. Claims 2-15 and 17-42 are dependent upon independent claims 1 and 16, thus they all have the limitations of independent claims 1 and 16. Therefore, they are allowable for that same reason stated above.

Art Unit: 3621

**Conclusion**

Any inquiry of a general nature or relating to the status of this application or concerning this communication or earlier communications from the examiner should be directed to **Kambiz Abdi** whose telephone number is **(571) 272-6702**. The Examiner can normally be reached on Monday-Friday, 9:30am-5:00pm. If attempts to reach the examiner by telephone are unsuccessful, the Examiner's supervisor, **Andrew Fischer** can be reached at **(571) 272-6779**.

Information regarding the status of an application may be obtained from the Patent Application Information Retrieval (PAIR) system. Status information for published applications may be obtained from either Private PAIR or Public PAIR. Status information for unpublished applications is available through Private PAIR only. For more information about the PAIR system, see

**<http://portal.uspto.gov/external/portal/pair>**

Should you have questions on access to the Private PAIR system, contact the Electronic Business Center (EBC) at 866-217-9197 (toll-free).

Any response to this action should be mailed to:

**Commissioner of Patents and Trademarks  
Washington, D.C. 20231**

or faxed to:

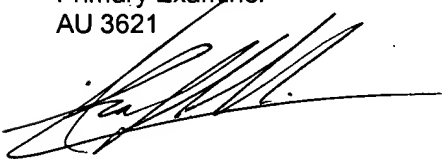
**(571) 273-8300** [Official communications; including After Final communications labeled "Box AF"]

**(571) 273-6702** [Informal/Draft communications, labeled "PROPOSED" or "DRAFT"]

Hand delivered responses should be brought to the Examiner in the

**Knox Building, 50 Dulany St. Alexandria, VA.**

**Kambiz Abdi**  
Primary Examiner  
AU 3621



**KAMBIZ ABDI  
PRIMARY EXAMINER**

**November 24, 2006**